



Consumer Hotline  
844-856-6646

3825 Forrestdge Drive, Winston Salem, NC 27103  
ConsumerContact@brockandscott.com  
www.brockandscott.com

Andrew Spivack, Esquire  
Bankruptcy Attorney

February 5, 2025

SENT VIA REGULAR MAIL AND E-MAILED TO:

BRAD J. SADEK, Esquire  
1500 JFK Boulevard  
Ste 220  
Philadelphia, PA 19102  
Email: [brad@sadeklaw.com](mailto:brad@sadeklaw.com)

RE: FLEMUEL BROWN, III  
Bankruptcy No. 23-11171-amc  
1702 North 62nd Street, Philadelphia, PA 19151  
Loan ending in [REDACTED]

Dear Counselor:

Our client has advised us that payments have not been made in accordance with the terms of the Stipulation agreed to by the parties and approved by the Bankruptcy Court by an Order entered on April 1, 2024.

Pursuant to the terms of the Stipulation, your client has failed to make regular monthly payments, for the months of December 1, 2024 in the amount of \$1,045.21, January 1, 2025 through February 1, 2025 in the amount of \$1,800.39 each, less Debtor's suspense in the amount of \$0.21. In order to cure this default, it will be necessary for your client to remit \$4,645.78, representing payments past due under the terms of the Stipulation, within ten (10) days from the date of this letter.

Your client's payment to cure this default should be remitted to:

Cenlar FSB, Attn: Payment Processing  
425 Phillips Blvd  
Ewing, NJ 08618

If your client does not remit the above amount within the ten (10) day period, we will certify default with the Bankruptcy Court and request relief from the automatic stay.

Bankruptcy Dept.  
Brock and Scott, PLLC

cc:

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU: ARE A DEBTOR IN AN ACTIVE BANKRUPTCY CASE; ARE UNDER THE PROTECTION OF A BANKRUPTCY STAY; OR, HAVE RECEIVED A DISCHARGE IN BANKRUPTCY AND YOU HAVE NOT REAFFIRMED THE DEBT, THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY AND SHOULD NOT BE CONSTRUED AS AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY.

FLEMUEL BROWN, III

**Firsttrust Bank**

Loan Number:	
Last Name:	BROWN II

As Of: 02/24/2025  
BK Filed: 04/24/2023  
BK#: 23-11171MDC

Post-Petition Payment	
Effective Date:	
05/01/2023	\$1,045.21
10/01/2023	\$1,045.21
01/01/2025	\$1,800.39
01/00/1900	\$0.00
01/00/1900	\$0.00
01/00/1900	\$0.00
01/00/1900	\$0.00
01/00/1900	\$0.00

Funds Tracking			Post-Petition Tracking			
Transaction Date	Amount	Fund Type (P-Post, T-Trustee, S-Stip Payment, B-Bypass BK)	Post Amount Received	Post Amount Applied ( <i>Moves to PP PMT Suspense</i> )	Post-Petition Date Applied	Debtor Suspense
05/26/2023	\$ 1,026.16	p	\$1,026.16			\$1,026.16
	\$ 1,026.16	p	\$1,026.16	\$1,045.21	05/01/2023	\$1,007.11
06/09/2023	\$ 60.00	p	\$60.00			\$1,067.11
07/07/2023	\$ 1,026.16	p	\$1,026.16	\$1,045.21	06/01/2023	\$1,048.06
07/11/2023	\$ 100.00	P	\$100.00	\$1,045.21	07/01/2023	\$102.85
07/24/2023	\$ 921.52	P	\$921.52			\$1,024.37
07/26/2023	\$ 20.00	P	\$20.00			\$1,044.37
08/22/2023	\$ 30.00	P	\$30.00	\$1,045.21	08/01/2023	\$29.16
08/22/2023	\$ 1,025.19	p	\$1,025.19	\$1,045.21	09/01/2023	\$9.14
02/20/2024	\$ 4,180.84	p	\$4,180.84			\$4,189.98
				\$1,045.21	10/01/2023	\$3,144.77

				\$1,045.21	11/01/2023	\$2,099.56
				\$1,045.21	12/01/2023	\$1,054.35
				\$1,045.21	01/01/2024	\$9.14
	\$ (9.14)	p		-\$9.14		\$0.00
	\$ 9.14	t				\$0.00
						\$0.00
						\$0.00
STIPULATION ORDER ENTERED						\$0.00
PROPOSED AO ENTERED FOR 2-3/24 @1045.21 E						\$0.00
FC NON RECOVERABLE PER PA ACT 91						\$0.00
SUSP 9.71						\$0.00
TOTAL TO PLAN 2383.97						\$0.00
REG PMTS RESUME 4/1/24						\$0.00
						\$0.00
03/28/2024	\$ 1,045.21	p	\$1,045.21	\$1,045.21	04/01/2024	\$0.00
	\$ 1,045.21	p	\$1,045.21	\$1,045.21	05/01/2024	\$0.00
06/14/2024	\$ 1,045.00	p	\$1,045.00			\$1,045.00
	\$ 1,045.21	p	\$1,045.21			\$2,090.21
06/21/2024	\$ (1,045.00)	p	-\$1,045.00		nsf	\$1,045.21
						\$1,045.21
						\$1,045.21
nod needed for 06/24-08/24 iao 1045.21 each						\$1,045.21
09/11/2024	\$ 3,135.84	p	\$3,135.84	\$1,045.21	06/01/2024	\$3,135.84
		p	\$0.00	\$1,045.21	07/01/2024	\$2,090.63
		p	\$0.00	\$1,045.21	08/01/2024	\$1,045.42
		p	\$0.00	\$1,045.21	09/01/2024	\$0.21
11/04/2024	\$ 1,045.21	p	\$1,045.21	\$1,045.21	10/01/2024	\$0.21
12/02/2024	\$ 1,045.21	p	\$1,045.21	\$1,045.21	11/01/2024	\$0.21
01/06/2025	\$ 1,071.00	b				\$0.21
02/03/2025	\$ 1,045.00	p	\$1,045.00	\$1,045.21	12/01/2024	\$0.00
02/19/2025	\$ 2,568.00	p	\$2,568.00	\$1,800.39	01/01/2025	\$767.61

						\$767.61
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